



UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)
JOEL A. ACKERMAN JA 4027 FWA 104172-1/sib ZUCKER, GOLDBERG & ACKERMAN, LLC Attorneys for Secured Creditor Wachovia Mortgage Corporation 200 Sheffield Street, Suite 101 P.O. Box 1024 Mountainside, NJ 07092-0024 1-908-233-8500
In Re:
Dora H Sunceri

Case No.: 09-20957-RTL

Adv. No.:

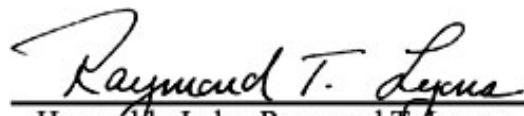
Hearing Date: November 10, 2010 @
9:00am

Judge: Raymond T. Lyons

**AMENDED ORDER RESOLVING DEBTOR'S MOTION TO REIMPOSE AUTOMATIC STAY AS TO
THE MORTGAGED PROPERTY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: 1/13/2011


Honorable Judge Raymond T. Lyons
United States Bankruptcy Judge

This matter having been brought before the Court by S. Daniel Hutchison, attorney for Debtor, upon a motion to reinstate the automatic stay as to real property located at 16 Echohill Lane, Willingboro, NJ 08046, and it appearing that notice of said motion was properly served upon all parties concerned and this Court having considered the representations of attorneys for the Debtor and ZUCKER, GOLDBERG & ACKERMAN, LLC attorneys for Secured Creditor, Wachovia Mortgage Corporation, appearing, and it appearing that the Debtor is in arrears, outside of the Chapter 13 Plan, to the aforesaid Secured Creditor, for payments due from August 2010 through November 2010 at \$1,619.39 each, a partial stipulation payment of \$110.35, four (7) stipulation payments at \$490.96 each, four (4) late charges at \$58.96 each, making total default \$10,260.47, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the mortgaged property known and designated as 16 Echohill Lane, Willingboro, NJ 08046 is hereby reimposed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor(s) cure(s) the aforesaid arrearages by immediately forwarding to the Secured Creditor at 1 Home Campus, Des Moines, IA 50328, a check in the sum of \$4,780.00, made payable to the Secured Creditor, Wachovia Mortgage Corporation , to be received on or before December 2, 2010; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the total amount of \$1,472.88 shall be paid through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the balance of arrears in the amount of \$4,007.59 be paid by the Debtor(s) forwarding to the Secured Creditor, in addition to their regular monthly mortgage payment, the sum of \$ 667.94 per month, which additional payment shall begin January 1, 2011 and continue for a period of six (6) months until the arrears outside the Debtor's(s') plan are cured; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the aforesaid payment is not made on or before the dates set forth above, the Secured Creditor's Attorneys may obtain an Order Vacating Automatic Stay As To Real Property by filing, with the Clerk of the Bankruptcy Court, a Certification indicating the Debtor(s) failure to comply with this Court's Order, with a

copy of said Certification being forwarded to the Trustee, Debtor(s) and Debtor's(s') Attorney; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor(s) make(s) regular mortgage payments, outside the Chapter 13 Plan, beginning in December 1, 2010, directly to the Secured Creditor, Wachovia Mortgage Corporation, at 1 Home Campus, Des Moines, IA 50328. (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that for the duration of the Debtor's(s') Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor(s) and Debtors' counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor, Wachovia Mortgage Corporation, is hereby awarded reimbursement of fees in the sum of \$700.00 (\$350.00 for the defense of this present motion and \$350 for the prior Certification of Default filed on September 2, 2010), which is to be paid through the Debtor's(s') Chapter 13 Plan, and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor, Wachovia Mortgage Corporation, is hereby awarded reimbursement of post petition Foreclosure costs in the sum of \$574.00, which is also to be paid through the Debtor's(s') Chapter 13 Plan, and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that a copy of this Order shall be served upon the Debtor, Debtor's counsel and Chapter 13 Standing Trustee.